



Maryland Disaster



Recovery

People Helping People

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FEMA photo by

Floyd batters Maryland

When Tropical Storm Floyd cut through Maryland, leaving massive flooding in its wake, Gov. Parris N. Glendening requested federal assistance. President Clinton responded by issuing a major disaster declaration for counties on Sept. 24.

"We're pleased that the federal government is helping residents cope with this disaster," Gov. Glendening said. "The federal-state partnership provides victims with access to a wide range of disaster recovery assistance."

Programs available to eligible disaster assistance applicants, coordinated at the federal level by the Federal Emergency Management Agency (FEMA), can include grants to help pay for temporary housing, minor home repairs and other serious disaster-related expenses.

Low-interest loans from the U.S. Small Business Administration (SBA) also are available to cover individual and business property losses that are not fully insured.

FEMA has increased staffing and expanded the operation hours of its toll-free registration line to handle the massive flow of calls for assistance.

"It's hard to be patient when your needs are overwhelming," FEMA Director James Lee Witt said. "But everyone who has a need will have the chance to register for assistance."

Witt named Curtis Musgrave to coordinate the federal relief effort. Musgrave urged anyone who suffered losses from Tropical Storm Floyd to call the toll-free number, 1-800-462-9029.

"We want to help people as quickly as possible," Musgrave said.

IMPORTANT RECOVERY INFORMATION

■ Register By Phone

People who suffered the effects of Hurricane Floyd and live in a disaster-declared county are urged to begin the application process by calling 1-800-462-9029 (TTY 1-800-462-7585 if you are speech- or hearing-impaired).

■ Disaster Housing Assistance

The Federal Emergency Management Agency (FEMA) may provide grants to pay for alternate rental housing, essential repairs to make the home habitable or help for those facing eviction or foreclosure because of the storm.

■ U.S. Small Business Administration

During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to homeowners, renters and businesses of all sizes. (See page 4.)

■ National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged property. (See page 2.) Flood insurance can be purchased from your local insurance agent or call 1-800-720-1090 for information. (See page 5.)

■ Project Impact

Communities can form partnerships among businesses, individuals and government to reduce damage from future storms. (See page 6.)

Apply by Phone

1-800-462-9029
(TTY: 1-800-462-7585)

7 a.m. to 7 p.m.
Seven Days a Week

TOLL FREE



A message from
PRESIDENT
Bill Clinton

My heart goes out to all people in Maryland who were affected by Tropical Storm Floyd.

This has been a rough time for residents as you repair damaged roofs, clean up debris and try to preserve your precious keepsakes and belongings. It is hard to do all this. Recovering from hurricanes is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet. I directed that residents of Maryland be eligible to register for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state and local partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you. I wish all of the people impacted by Tropical Storm Floyd Godspeed in your recovery.



A message from
GOVERNOR
Paris N. Glendening

Hurricane Floyd caused major flooding and damage to areas of Maryland, but it did not dampen our citizens' exceptional spirit of community. I was mostly impressed by the extraordinary cooperation and leadership from State, Federal and Local emergency management teams, but most of all from average citizens all across the state, Marylanders used common sense to prepare for a worst-case scenario and demonstrated a real sense of community in responding effectively to emergency management requests and in helping our neighbors in need.

Many of those people impacted by the storm, especially in Southern and Northern Maryland and the Eastern Shore, have needed assistance. Their immediate needs were met thanks to the American Red Cross, local churches, volunteer groups and local government. With the help of the Maryland Emergency Management Agency and the Federal Emergency Management Agency, the clean-up and recovery process will be completed efficiently and in a timely manner.

Hurricanes do not hit Maryland very often, but we must always be prepared and ready to deal with storms of this nature when they impact our state.

The State of Maryland greatly appreciates President Clinton approving the Major Disaster Declaration for the State. Federal assistance being made available will help individuals and local jurisdictions recover from the severe weather.

Filing a flood insurance claim

If you have flood insurance, call your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

If possible, photograph the outside of the premises, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

Separate damaged from undamaged property. Put damaged property in the best possible order for the adjuster's examination.

Dispose of damaged property which presents a health hazard or which may

hamper clean-up operations. Be sure to describe adequately all discarded items so that when the adjuster examines your losses and your records, these articles are included in the documentation.

Compile a room-by-room inventory of missing or damaged goods and include manufacturers' names, dates and places of purchase and prices. Try to locate receipts or proofs of purchase, especially for large appliances.

When the adjuster visits your property, let him or her know if you need an advance or partial payment of loss. Good records can speed up settlement of your claim.

When you register for disaster aid

If you are eligible for a grant to pay for alternative rental housing, essential repairs to make your home livable or help if you are facing eviction or foreclosure because of the hurricane, you may have the grant deposited directly to your checking account.

Just be sure to have a check from your account to refer to when you register for assistance.

Aid to help you on the road to recovery

Individuals and business owners who suffered losses because of Tropical Storm Floyd and are located in the declared counties may be eligible for assistance. Designated counties as of Sept. 24 were Anne Arundel, Calvert, Caroline, Cecil, Charles, Kent, Queen Annes, Somerset, St. Mary's and Talbot.

DISASTER HOUSING ASSISTANCE

Help is available for renters and homeowners whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable or mortgage or rental aid.

HOME/PERSONAL PROPERTY DISASTER LOANS

U.S. Small Business Administration (SBA) disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Renters and homeowners may borrow up to \$40,000 to replace personal property losses.

INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants may be made to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic-injury loans available for working capital to pay necessary obligations. Eligible businesses can be in the declared as well as contiguous counties.

DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits may be provided for those out of work due to the disaster, including self-employed persons, farm owners and others not covered by regular unemployment. Apply at your local unemployment office.

PROGRAMS

Types of help available

CONSUMER SERVICES

Assistance is available to file consumer complaints about disreputable business practices and other problems.

AGRICULTURAL ASSISTANCE

Emergency loans may be available to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Farm Service Agency office.

SOCIAL SECURITY BENEFITS

Help is provided to speed the delivery of checks delayed by the disaster and to apply for Social Security disability and survivor benefits.

TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early refunds.

MENTAL HEALTH/STRESS COUNSELING

Referral services and short-term intervention counseling are available for emotional and mental health problems associated with the disaster.

FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in covered housing. Complaints of fraud or other misrepresentation may be filed with the Maryland Department of Consumer Protection office. Legal assistance

and/or referrals may be available by calling the South Carolina Bar Association .

INSURANCE INFORMATION

Assistance is available from the Maryland Insurance Commissioner on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

VETERANS BENEFITS

Information is available about benefits, pensions, insurance and VA mortgage loans.

VOLUNTEER AGENCY SERVICES

Volunteer relief agencies such as the American Red Cross, Salvation Army and religious groups offer a wide range of services, from supplying victims with home clean-up kits to financial assistance to meet emergency disaster-caused needs.

To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Unemployed by the disaster?

If you are self-employed and have lost work or business in the wake of the recent hurricane, you may be eligible for help.

Disaster Unemployment Assistance (DUA), a federal disaster program funded by FEMA and administered by the state, may provide you with a weekly check. The amount of the check is determined by state guidelines.

The program is designed to help those not normally covered by unemployment compensation, such as the self-employed, farm workers, fishermen and tradesmen.

In order to be eligible for DUA benefits you must be out of work, have lost substantial income or exhausted all entitlement to regular unemployment benefits as a direct result of the hurricane.

Applicants in disaster-declared counties may file at the local unemployment office.



Make *sure* disaster aid goes to those who deserve it.

FEMA Fraud Hotline 1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.



FEMA photo by David Saville

An applicant gets assistance from a FEMA worker at a Disaster Field Office

SBA

**Not Just for
Businesses**

Low-interest loans from the U.S. Small Business Administration are the primary form of federal assistance for long-term recovery for homeowners and renters, as well as businesses of all sizes. These SBA loans fund repairs of damages to homes, businesses and private property that are not fully covered by insurance. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable.

SBA disaster loans of up to \$200,000 are available to homeowners for real estate repairs. Homeowners and renters may borrow up to \$40,000 for replacement of disaster-damaged personal property.

SBA analyzes the income and debts of a homeowner or renter and if SBA determines the disaster victim cannot

afford an SBA disaster loan, SBA may automatically refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and private nonprofit organizations may apply for low-interest disaster loans from SBA to repair or replace disaster-damaged real estate, machinery and equipment, inventory and other business assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA makes Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses financially affected by the disaster, even if they had no property damage. Small business located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need help in completing your loan application, you can get help from an SBA representative at all disaster recovery centers.

Call 1-800-359-2227 or visit SBA's website at www.sba.gov.



FEMA photo by

MUD, MILDEW? HOW TO GET RID OF IT

Mud in your house and car and mildew on your walls can be challenging when trying to clean up and get your life back to normal.

MUD MAY POSE HAZARDS

The mud left behind by rain and surge waters may contain health hazards. It is important to get rid of this mud as soon as possible and to use care when doing so. Protect your eyes, mouth and hands. Wear rubber gloves and, if possible, a face mask when cleaning. Use a soap containing disinfectants to wash your hands when you are done.

SOLVING MILDEW PROBLEMS

With sunny weather and gentle breezes, mildew problems slowly begin to abate. However, high humidity may contribute to persistent mildew problems which will require aggressive cleaning. A solution of one part household bleach and four parts water will kill surface mildew and, if used as part of a regular maintenance program, will prevent mildew from returning.

A WORD OF CAUTION

When using household cleaners, disinfectants and bleach, always follow the manufacturer's directions. Be sure to read the labels and be aware of any caution or danger warnings. Never mix household bleach with other cleaning agents.

Think about flood insurance

Maintaining a flood insurance policy is one of the most effective ways to protect yourself against the cost of flood damage. As many residents found out in the aftermath of Hurricane Floyd, homeowner policies do not cover damage from rising waters.

But those who do not have flood insurance can take steps now to protect themselves against future flood losses.

Flood insurance backed by the federal government is available to any homeowner, renter or business owner whose property is in a community that participates in the National Flood Insurance Program (NFIP). In order to participate, the community must adopt and enforce local floodplain management ordinances designed to reduce the risk of future flood losses.

If you live in such a community, you can purchase flood insurance from any licensed insurance agent or company.

Premiums vary according to the flood risk your property is exposed to, the amount of coverage you purchase, the deductible you select and the type of building you are insuring.

Nationwide, the average premium is about \$300 per year for approximately \$98,000 of coverage.

On a single-family home, you may purchase flood insurance coverage up to a maximum of \$250,000 on the structure and up to \$100,000 on the contents. If you are a business owner, the maximum is \$500,000 on the building and another \$500,000 on contents. Renters can purchase up to \$100,000 coverage for personal belongings.

Federal disaster assistance is available only if a disaster is so large and widespread it warrants a major disaster declaration from the president.

More than 90 percent of disasters are not presidentially declared. In the majority of floods, victims are on their own — unless they have flood insurance. And even for floods that are declared major disasters, most assistance is in the form of loans that must be repaid, with interest.

Even if your neighborhood is not in a floodplain, flood insurance is advisable. Floods occur almost anywhere. Nearly 25 percent of NFIP claims come from properties considered to be in areas at low or moderate risk.

For more information, contact your insurance agent or company or call the NFIP toll-free number, 1-800-720-1090.



Recovery is published by the Federal Emergency Management Agency and the Maryland Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 1-800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
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Make your community disaster-resistant



FEMA photo by

Even before the arrival of Hurricane Floyd, one Maryland county had taken steps to become a disaster-resistant community.

As part of its *Project Impact: Building a Disaster Resistant Community* initiative, the Federal Emergency Management Agency (FEMA) designated Allegany County as one of its first pilot communities to recognize the continued commitment of its government, citizens and businesses to become disaster-resistant.

Allegany County, situated in the Appalachian Mountains of Western Maryland, lies entirely within the Potomac River Basin and the Chesapeake Bay drainage area. It is subject to

intense thunderstorms, prolonged spring rains, melting snowpacks and hurricanes.

The community has examined local zoning and building codes, subdivision regulations and the existing flood maps. They have developed a five-year plan of addressing flood risk and have purchased floodplain property that will be converted into open space.



Project Impact seeks to change the way America deals with natural disasters. The goal is to reduce the personal and economic cost of disasters by bringing together community leaders, citizens and business to prepare for and to protect against the ravages of nature.

Under the *Project Impact* principles a disaster-resistant community is one in which:

- schools teach students about hazards the community faces;
- businesses floodproof their premises and help their employees and customers improve their individual and community safety;
- homeowners clear leaves from street drains, anchor their water heaters or install hail-resistant roofs;
- stores circulate information about how to minimize the risks of disasters;
- news media provide consumer tips and other disaster-prevention information to their viewers and listeners.

Some of these actions already may be under way in your community. If not, local, state and federal emergency management agencies can be a resource in getting the process going.

For information on *Project Impact: Building Disaster Resistant Communities*, see the FEMA website, www.fema.gov, or call 1-800-227-4731 and ask for free *Project Impact* information.



CLIP & Save

IMPORTANT phone numbers

■ FEDERAL AGENCIES

FEMA Registration	800-462-9029
(TTY for hearing/speech-impaired)	800-462-7585
Disaster Information Helpline	800-525-0321
(TTY for hearing/speech-impaired)	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-720-1090
Internal Revenue Service	800-829-1040
(TTY for hearing/speech-impaired)	800-829-4059
Housing and Urban Development Hotline	800-669-9777
Social Security Administration	800-772-1213
Veterans Affairs	800-827-1000
U.S. Small Business Administration	800-359-2227

■ STATE AGENCIES

Attorney General's Office	
Consumer Protection	1-888-743-0023
Dept. of Agriculture	1-800-492-5590
Dept. of Business and	
Economic Development	call regional office
Dept. of Health and Mental Hygiene	1-877-463-3464
Dept. of Housing and Community Development	1-800-756-0119
Dept. of Human Resources (Welfare)	1-800-332-6347
Dept. of Labor, Licensing	
and Regulation (Employment)	1-800-765-8692
Dept. of the Environment	1-800-877-6362
Insurance Commissioner	1-800-492-6116
Dept. of Aging	1-800-243-3425

■ VOLUNTARY AGENCIES

American Red Cross	call local chapter
Salvation Army	800-SAL-ARMY